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THE  
PLEASANT ART  
OF  
Money-Catching;

TREATING

- I. Of the Original and Invention of Money.
- II. Of the Misery of wanting Money.
- III. How Persons in straits for Money may supply themselves with it.
- IV. How a Man may always keep Money in his Pocket.
- V. How a Man may pay debts without Money
- VI. The true and only way to thrive.

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*By Mr. A. Montgomery.*

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Whilst Arts and Studies hatchling,  
My Study is the Art of Money-Catching.  
And I, poor I, by sad Experience know,  
That wast of Money brings a deal of Woe.



*Of the Original and Intention of Money.*

**W**HEN Commerce and Traffick first began in the World, and Men came to Trade one with another, there was no use of Money, nor need of it, for Men barter'd their Goods in exchange with each ; and in the Infancy of the World some were Tillers of Ground, and others were keepers of sheep, the one gave the other Corn, and took of their Sheep in exchange for it. And this sort of Trade is now generally in use among our foreign Plantations, to supply the want of Money: but in Process of time as Trade increas'd, so Luxury began to abound, and as Luxury abounded so Mens wants grew greater ; which begot a Necessity of some other commerce : And this was Money, which is of that Antiquity, that Josephus tells us that Cain (the Son of Adam, and the first born Son of Man) was very greedy of gathering Money together, tho' of what metal that Money was made, and whether it was coined or no, he is silent. Herodotus writeth, that the first that coined Silver and Gold to buy and sell with were the Lydians.

## C H A P. II.

*The Misery of Wanting Money.*

**T**Here is no wise Man that will covet Money for itself, but for the use that  
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is to be made of it; for Money itself cannot satisfy; and so we are told by the wisest of Men. Eccles. v. 10 He that loveth Silver shall not be satisfied with Silver, nor he that loveth abundance with increase. If you have Money you may be an honest Man, and a good Man; but if you want Money, you must be a Knave by Consequence. Enquire of a rich Man among his Neighbours what he is, meaning only whether he be a substantial Man, and one that is responsible, and they'll presently tell you, he's a very good Man I'll assure you; tho' at the same Time, with respect to his Morals, he's perhaps as profligate a Fellow as any's in the whole Parish; and one that lives by oppressing his poor Neighbours and doing all manner of Injustice.

### CHAP. III.

*How Persons in straits for Money, may supply themselves with it.*

**I**F a Man have fallen into poverty or distress, either by death of Friends, some Accident or other by Sea or Land, Sickneſs or the like, let him not despair; for *Paupertis non est Vitium*.

Now if you would know what course he should take or do that wanteth Money, let him first be- think himself to what Profession or Trade of Life he hath been brought up, if the inferior or middle sort of tradesmen or artificers, (for those are chiefly concern'd in this unhappiness) let such be very dili-  
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gent and industrious in their respective Trades and Callings, and not be sloathful in business, there being nothing in the World that is more certain Indignation and Destruction, than the wasting and misimproving our time, and yet this is frequently done by those that would take it ill to be taxed therewith.

#### CHAP. IV.

*How a Man may always keep Money in his Pocket.*

**H**E that would always keep Money in his Pocket, must first be a Person industrious to get it, and secondly, careful to keep it; and thirdly cautious in spending it.

First, he must be industrious to get it and make hay while the Sun shines, Sail while the Wind blows fair, and follow the Current while the stream runs strong; for if Fortune be followed, as the first falls out the rest will follow. Money is a coy Mistress, and is not to be won without much labour and industry, and without diligence in acquiring, it is impossible to keep a Penny in thy Pocket. And this the sacred Oracle abundantly informs, by telling us, it is the diligent hand that maketh rich, and assuring us, that the slothful Soul shall suffer hunger.

Secondly, as he must be diligent and industrious to get, so must he be careful in keeping it when he has got it: For if a Man be never so industrious in getting Money, yet if he be not careful in keeping it, all that he does will be to no Purpose; but like Margery's Cow, gives a good meal of Milk, and afterwards kicks it down with her heels.

## CHAP. V.

*How a Man may pay his Debts without Money.*

**I**F you'll really perform this pleasant task, you must first, fit yourselves with a publick Register of all your Lands and Houses, or of whatever else you stand possess'd of, thereby making them ready Money at all times, without the charge of Law, or the necessity of a Lawyer. Secondly, this will be the better perform'd, if you make all our Rivers navigable, where Art can possibly effect it, thereby making a Trade and Commerce as communicable to all manner of Persons as ready money. Thirdly, this may be perform'd by a publick Bank, the sinues of Trade, the Credit and design whereof is to make Paper and other Commodities to go in Trade equal with ready Money, yea better sometimes than ready Money.

Fourthly, 'Twill be requisite, in order to perform this useful task, to have a Court of Merchants and other considerable Dealers, to end all differences that hath hitherto risen, or may for the future rise between Tradesmen. Now that all these Things are very feasible, is most clear, for several Countries especially in Holland, at this present Time, they will raise a Family sooner with one hundred Pounds a Year, and drive a better and more profitable trade than any Man can do with a thousand Pounds a Year in Ireland. And if we would at last but write by their Copies, we shall do the great things they now do, and I dare say out do them too. It is the common mistake of the World who cry up the Dutch for a great deal of Cash in Bank; it is not so,  
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it is a great Mistake ; for it is a Bank of Credit, and Paper is in that Bank equal with Money, the the Anchorage, Fund, and Foundation being laid safe ; and that is the Lands being under a Register, from whence issue these delightful golden Streams of Banks, Lumber-houses, honour, honesty, riches, strength and trade.

# CHAP. VI.

*The true and only Way to Thrive.*

**W**Hoever intends to Thrive must never Sail in the Ship of that called Surety-ship, (that is) being become Bound ; if you do, you imbarke in a Vessel which hazard Goods, Lands, Money, Reputation, Friends, Kindred, Credit, Liberty and Life ; of all which rich Commodities (always at her return) she is so provident, that she makes one Goal or other her Ware-house, where it is more safely kept under Lock and Key, than the Golden Apples of *Hesperides* were guarded by the Dragon ; she is so easy to be boarded, that a Man need not trouble his Fear to enter her, or use any Boat to come to her for if all her Mariners should go to her by Water, then were a Waterman the richest Trade in the World ; only a Dash with the Pen, the Writing of a Man's Name passing his Word, or setting his Mark (tho' it be but the Form of a pair of Pot-hooks a Cross, a crooked Billet, a W. for *John Thompson* ; any of those facile Ways hath shipp'd a Man into the Surety ship, during his Life, and his Heirs after him. Arms are a Goose quill, or Pen, Couchant in Sheeps-skin, the Motto above *Neverint Universi*. The Supporters a Scriviner, a Crest a Wood cock, the Mantle Red wax ; with this other Motto beneath,

*neath, Sealed and delivered.* This Ship hath the Art to make Parchment the dearest Stuff, in the World, for I have seen a piece a little bigger than my two Hands that hath cost a Men a thousand Pound. She is rigged most strangely, her Ropes and Cables are Conditions and Obligations; her Anchors are Lease forfeited; her Lead and Line are Mortgages, her Main-Sails are interchangeable Indentures, and her Top-sails Bills and Bonds; her small Shots are Arrests and Actions, and the great Ordinance are Extents and Out-lawries and Executions, and her Decks are stuck with Tenter Hooks, to hold those (fall tha) enter her, her Lading is Locks, Keys, Bolts, Shackles, Manacles, Fetters, Grates. Traps for Vestments, Gins for Wild-Gulls Bates for Tame-Fools, Springs for Wood-cocks, Purfenets for Conies. Toys for Mad-Ducks, Pens for Geese, Hooks for Glidgedons, Snags for Buzzards, Bridges for old Jades Crabs for Colts, Pittals for Bullfinches, and hempen Slips for Asses; and besides all this, she is plentifully cored with Want, Hunger, Cold, Poverty and Nakedness.

But for Conclusion of this blunt Point, I think I have mistaken in calling it Surety-ship; for the Consequence of the Voyage will better allow it in the Name of Surety-sheep, which is a warning or Document to the sheep sure; so he that is bound for another Man's Debt, like a silly innocent Sheep with the Bond of a dead Sheep skin tied sure, as a Tie; either to pay the Debt, or surely he is sure to lie (if his Ability help not) where I would be loath to be his Bed-fellow.

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